



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

RABINOWITZ, LUBETKIN & TULLY, LLC
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Jay L. Lubetkin, Esq.
Counsel to Jay L. Lubetkin,
Chapter 7 Trustee

Order Filed on May 21, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In re:

Case No. 21-15061 (JKS)

ALBERTO D. GUZMAN,

Chapter 7

Debtor.

Hon. John K. Sherwood

**ORDER RECLASSIFYING AND EXPUNGING ALLEGED SECURED CLAIM OF
LAKEVIEW LOAN SERVICING LLC c/o FLAGSTAR BANK, F.S.**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: May 21, 2025


Honorable John K. Sherwood
United States Bankruptcy Court

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In re: ALBERTO D. GUZMAN
Case No.: 21-15061 (JKS)
Caption of Order: ORDER RECLASSIFYING AND EXPUNGING ALLEGED SECURED CLAIM OF
LAKEVIEW LOAN SERVICING LLC c/o FLAGSTAR BANK, F.S.

THIS MATTER having been opened to the Court by Jay L Lubetkin, (the "Trustee"), Chapter 7 Trustee of the bankruptcy estate of Alberto D. Guzman, (the "Debtor"), upon the filing by and through the Trustee's attorneys Rabinowitz, Lubetkin & Tully, LLC, of a notice of motion and certification of support thereof, and a proposed form of order, seeking the reclassification and expungement of the alleged secured proof of claim of Lakeview Loan Servicing LLC c/o Flagstar Bank, F.S. (the "Mortgagee"); and the Court having considered the Certification filed in support hereof; and the Court noting the status of the Mortgagee as a secured creditor upon real property owned in part by the Debtor located at 325 Thomas Avenue, Lyndhurst, New Jersey, (the "Property"); and the Court further noting that the Property is not being administered by the Trustee herein and that no proceeds of the within estate constitute proceeds of the Property; and the Court further noting the Trustee's assertion that the value of the Property exceeds the claim of the Mortgagee, such that the Mortgagee can obtain full payment of its claim from assets not being administered herein; and other good and sufficient cause existing for the make and entry of the within Order;

IT IS on this 20th day of May, 2025

ORDERED that the alleged secured claim of the Mortgagee is hereby reclassified as general unsecured claim; and it is

FURTHER ORDERED that the reclassified general unsecured claim of the Mortgagee is hereby expunged, based upon the uncontested fact that there is more than sufficient value in the Property such that the Mortgagee can receive full payment of its claim from such collateral; and it is

FURTHER ORDERED that nothing herein shall impair, prejudice or preclude the
Mortgagee from having its claim satisfied from the Property or from any non-debtor obligor.

In re:
Alberto D Guzman
Debtor

Case No. 21-15061-JKS
Chapter 7

District/off: 0312-2
Date Rcvd: May 21, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db	+ Alberto D Guzman, 325 Thomas Ave, Lyndhurst, NJ 07071-3127

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Barry J. Roy	on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com rgaydos@rltlawfirm.com;jcoleman@rltlawfirm.com
David Gerardi	on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor LakeView Loan Servicing LLC dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
Jay L. Lubetkin	jlubetkin@rltlawfirm.com NJ57@ecfcbis.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com
Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com NJ57@ecfcbis.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com

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U.S. Trustee

USTPRRegion03.NE.EDCF@usdoj.gov

Yakov Rudikh

on behalf of Debtor Alberto D Guzman rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8